

## Smith Family CASH RESERVE

EXPENSE	BUDGETED AMOUNT	ADJUSTED AMOUNT	NOTES
<b>GIVING</b>			INSTRUCTIONS: Enter all expense amounts as negative numbers and income amounts as positive
Tithes	(100.00)	(50.00)	
Other Charity	0.00	0.00	
	<b>(100.00)</b>	<b>(50.00)</b>	
<b>HOUSING</b>			
Mortgage/Rent Payments	(1,353.00)	(1,353.00)	
Homeowner's Insurance	0.00	0.00	
Property Taxes	0.00	0.00	
HOA Dues, Condo Association Fees	0.00	0.00	
Utilities-Electricity & Gas	(175.00)	(175.00)	
Utilities-Water	(40.00)	(40.00)	
Utilities-Trash Removal	(25.00)	(25.00)	
Utilities-Cable & Internet	(90.00)	(30.00)	get rid of cable and keep internet
Utilities-Telephones	(105.00)	(50.00)	reduce cell phone plans
	<b>(1,788.00)</b>	<b>(1,673.00)</b>	
<b>TRANSPORTATION</b>			
Autos-Payments	(345.00)	(345.00)	
Autos-Insurance	(150.00)	(150.00)	
Autos-Gas	(200.00)	(100.00)	
Autos-Maintenance & Repairs	0.00	0.00	
Autos-Annual Registration Fees	(17.00)	(17.00)	
Tolls and Parking Fees	0.00	0.00	
	<b>(712.00)</b>	<b>(612.00)</b>	
<b>DEBT PAYMENTS</b>			
Credit Card Balances	(200.00)	(200.00)	
Student Loan Payments	(471.00)	(471.00)	
Other Debt Payments	0.00	0.00	
	<b>(671.00)</b>	<b>(671.00)</b>	
<b>FOOD</b>			
Food-Groceries	(700.00)	(600.00)	
Food-Eating Out	(200.00)	(50.00)	
Food-Other	0.00	0.00	
	<b>(900.00)</b>	<b>(650.00)</b>	
<b>MEDICAL</b>			
Health Insurance	0.00	0.00	
Medical Appointments	0.00	0.00	
Prescriptions	0.00	0.00	
	<b>0.00</b>	<b>0.00</b>	
<b>PERSONAL</b>			
Clothing & Dry Cleaning	(100.00)	(50.00)	
Allowances	0.00	0.00	
Books & Subscriptions	(25.00)	0.00	
Hair & Grooming	(50.00)	(50.00)	
Recreation/Entertainment	(100.00)	(50.00)	
Scheduled Activities/Hobbies	0.00	0.00	
	<b>(275.00)</b>	<b>(150.00)</b>	
<b>MISCELLANEOUS</b>			
Child Care	(400.00)	0.00	no child care needed - other spouse to watch kids
Gifts (Bday, etc.)	(50.00)	(50.00)	
Household Supplies	0.00	0.00	
Pet Food & Supplies	0.00	0.00	
Pet Grooming	0.00	0.00	
Pet Veterinary Care	0.00	0.00	
Union or Professional Dues	0.00	0.00	
Warehouse Club Membership Fees	0.00	0.00	
Credit Card & Bank Fees	0.00	0.00	
Miscellaneous	(100.00)	(100.00)	
	<b>(550.00)</b>	<b>(150.00)</b>	

NON-RECURRING EXPENSES			
Holiday Expenses	(100.00)	(50.00)	
Travel/Vacation	0.00	0.00	
Other Expense	0.00	0.00	
	<b>(100.00)</b>	<b>(50.00)</b>	
<b>TOTAL EXPENSES</b>	<b>(5,096.00)</b>	<b>(4,006.00)</b>	
<b>Monthly Non-Salary Income (interest, dividends, rental properties, etc.) plus Other Spouse Income (if dual-income family)</b>	<b>0.00</b>	<b>1,600.00</b>	used monthly after-tax income for Mary only
<b>Total Monthly Expenses for Reserve</b>		<b>(2,406.00)</b>	should be negative amount, unless non-salary income covers all expenses
<b>Times: Number of Months to Cover</b>		<b>3</b>	
<b>Total Monthly Expenses for Reserve</b>		<b>(7,218)</b>	<b>{TOTAL expenses to cover in case of layoff, medical disability, etc.}</b>